

WEATHER PATTERNS ARE CHANGING—**ARE YOU?**

RSA is here to help you stay Climate Smart

Water damage can be a major disruption to you, your family and/or your small business: calls to your insurance broker, removal of damaged items, coordinating with contractors and inspectors, possibly relocating during repairs—the list goes on.

But a great deal of water-related damage can be avoided in the first place with a few preventative measures.

We've put together this checklist in the hopes of helping you prevent water damage—and keep your family and belongings safe and dry.

CHECKLIST TO PREVENT **WATER DAMAGE**



- 1.** Know where your shut-off valves are—and how to turn them off in an emergency. This includes locating the valves for you:
 - main water shut-off
 - dishwasher
 - hot-water tank
 - sinks
 - toilets

- 2.** Know where your basement floor drains are, and keep them clear.

- 3.** Keep your eavestroughs and downspouts clear—check in the fall after the leaves have fallen, and in the spring to look for ice buildup.

- 4.** Check all appliance hoses (washer, dishwasher, refrigerator, etc.). Appliance hoses only last approximately five years. Consider replacing old ones with wire-mesh hoses that include automatic water shut-off valves.

- 5.** Keep items off the basement floor. Store items on shelves, instead.

- 6.** Check your hot-water tanks. Hot-water tanks last for about 10 years on average. Check to see if your tank shows signs of leaking, visible rust or dark water at the faucet—you may need to replace your tank sooner.

- 7.** Contact a professional to install sump pumps and back-water valves, and have them inspected annually.

- 8.** Install extensions on all downspouts. Extensions help carry the downspout water away from your home's foundation, keeping it from entering the basement.

- 9.** Visually inspect your roof twice each year. Contact a roofing contractor if shingles appear deteriorated or missing. If you have a flat roof, have a roofing contractor make an annual inspection.

- 10.** Consider installing a leak-detector or high-water alarm.

- 11.** Finally, be sure to prepare an inventory of your valuable items—keep one copy at home, and one off site.

WE'RE HERE **TO HELP!**

Contact your broker for more risk prevention tips.

Insurance is a promise to help you get back to normal after an accident, theft or disaster. If you do need to file a claim, our experienced claims professionals are here to help—24 hours a day, 365 days a year.

To report a claim, call RSA at **1 800 319 9993**.